

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)	
)	
Thomas A. Cohen et al.)	Group Art Unit: 3621
)	
Serial No.: TBA--Continuation of 09/604,689)	Examiner: Jalatee Worjloh
)	
Filed: Herewith)	Atty. Docket No.: 004875.00002
)	
For: SECURE ONLINE COMMERCE)	
TRANSACTIONS)	

INFORMATION DISCLOSURE STATEMENT

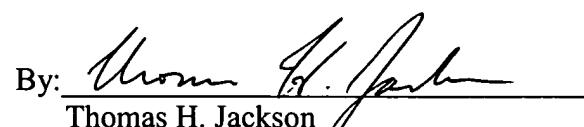
Commissioner for Patents
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Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. 1.56, the attention of the Patent and Trademark Office is hereby directed to the reference(s) listed on the attached PTO-1449. A copy of each cited prior art reference is provided. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference(s) be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

The accompanying Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

Respectfully submitted,
BANNER & WITCOFF, LTD.

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Substitute for form 1449A/PTO

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C Complete if Known

Application Number	TBA
Filing Date	Herewith
First Named Inventor	Thomas A. Cohen
Group Art Unit	3621
Examiner Name	Jalatee Worjloh
Attorney Docket Number	004875.00002

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 6,129,275	10-10-00	Urquhart et al.	
		US- 6,125,349	9-26-00	Maher	
		US- 6,068,192	5-30-00	McCabe et al.	
		US- 6,058,381	5-2-00	Nelson	
		US- 6,047,269	4-4-00	Biffar	
		US- 6,029,150	2-22-00	Kravitz	
		US- 6,014,646	1-11-00	Vallee et al.	
		US- 6,000,832	12-14-99	Franklin et al.	
		US- 5,991,413	11-23-99	Arditti	
		US- Re. 36,365	11-2-99	Levine et al.	
		US- 5,956,699	9-21-99	Wong et al.	
		US- 5,945,653	8-31-99	Walker et al.	
		US- 5,926,548	7-20-99	Okamoto	
		US- 5,903,882	5-11-99	Asay et al.	
		US- 5,903,880	5-11-99	Biffar	
		US- 5,864,829	1-26-99	Tago	
		US- 5,839,119	11-17-98	Krsul et al.	
		US- 5,832,089	11-3-98	Kravitz et al.	
		US- 5,802,497	9-1-98	Manasse	
		US- 5,504,808	4-2-96	Hamrick, Jr.	
		US- 5,477,038	12-19-95	Levin et al.	
		US- 5,192,947	3-9-93	Neustein	
		US- 5,163,097	11-10-92	Pegg	
		US- 4,977,595	12-11-90	Ohta et al.	

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Filing Date	Herewith
First Named Inventor	Thomas A. Cohen
Group Art Unit	3621
Examiner Name	Jalatee Worjloh
Attorney Docket Number	004875.00002

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Signature		Date Considered	
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